

BAPCPA Table 4.

U.S. Bankruptcy Courts—Reaffirmation Agreements in Nonbusiness Bankruptcy Cases of Individual Debtors Terminated under Chapter 7 During the 12-Month Period Ending December 31, 2018 , as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
Total	486,263	106,678	9,766	962	149,502
DC	509	31	5	0	40
1st	13,566	1,187	112	48	1,726
ME	1,294	429	11	0	604
MA	5,330	229	44	0	287
NH	1,462	419	57	48	674
RI	1,660	46	0	0	54
PR	3,820	64	0	0	107
2nd	27,761	2,958	298	9	4,213
CT	4,902	157	154	1	183
NY,N	4,741	1,891	29	0	2,782
NY,E	9,262	297	1	1	333
NY,S	5,505	414	111	1	640
NY,W	2,910	71	1	6	92
VT	441	128	2	0	183
3rd	30,738	3,430	808	14	4,192
DE	1,346	245	226	0	278
NJ	16,593	2,412	532	14	2,983
PA,E	4,370	339	41	0	404
PA,M	3,481	268	8	0	328
PA,W	4,940	166	1	0	199
VI	8	0	-	0	0
4th	37,525	5,699	1,327	2	7,291
MD	12,053	1,302	248	1	1,627
NC,E	2,245	670	85	0	844
NC,M	1,675	273	34	0	349
NC,W	2,134	661	9	0	890
SC	2,704	276	11	0	323
VA,E	10,317	1,259	260	0	1,494
VA,W	3,358	637	592	0	797
WV,N	1,027	260	7	0	436
WV,S	2,012	361	81	1	531

BAPCPA Table 4. (December 31, 2018—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
5th	26,175	8,290	287	16	12,256
LA,E	1,453	354	18	2	475
LA,M	819	240	87	0	470
LA,W	2,304	753	17	0	1,131
MS,N	2,182	824	52	13	1,234
MS,S	3,943	1,625	21	1	2,403
TX,N	5,301	1,792	15	0	2,683
TX,E	2,329	891	10	0	1,372
TX,S	3,537	1,212	4	0	1,733
TX,W	4,307	599	63	0	755
6th	77,048	20,482	327	20	28,617
KY,E	5,679	1,751	57	0	2,629
KY,W	4,875	1,622	32	0	2,396
MI,E	18,052	4,017	92	16	5,633
MI,W	4,889	1,331	61	0	1,852
OH,N	16,102	3,188	14	1	4,192
OH,S	11,899	3,535	52	0	4,760
TN,E	7,261	2,442	19	0	3,410
TN,M	4,299	1,356	0	3	1,843
TN,W	3,992	1,240	0	0	1,902
7th	56,715	16,428	1,070	179	23,392
IL,N	22,320	5,531	211	1	6,945
IL,C	3,958	1,598	113	0	2,519
IL,S	2,547	918	210	150	1,788
IN,N	6,271	1,915	212	4	2,698
IN,S	9,624	2,891	91	2	4,093
WI,E	8,389	2,261	191	0	3,303
WI,W	3,606	1,314	42	22	2,046

BAPCPA Table 4. (December 31, 2018—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
8th	33,458	8,810	305	69	13,622
AR 1	5,544	2,126	9	1	3,256
IA,N	1,520	570	48	0	892
IA,S	2,239	564	76	0	821
MN	7,700	1,479	42	0	2,134
MO,E	7,081	1,399	53	68	1,851
MO,W	4,946	1,434	34	0	2,797
NE	2,751	707	0	0	1,127
ND	717	219	6	0	274
SD	960	312	37	0	470
9th	92,803	16,131	2,191	280	21,327
AK	345	97	27	8	202
AZ	12,540	1,946	663	1	2,407
CA,N	4,470	426	22	0	501
CA,E	11,280	1,721	363	0	2,724
CA,C	27,884	4,860	729	1	6,065
CA,S	6,346	890	69	0	1,068
HI	993	141	8	0	185
ID	3,181	681	44	0	929
MT	1,156	304	0	270	444
NV	7,510	1,057	0	0	1,344
OR	6,845	1,419	124	0	1,826
WA,E	2,846	1,037	47	0	1,590
WA,W	7,307	1,547	95	0	2,035
GUAM	98	4	0	0	5
NMI	2	1	0	0	2
10th	31,407	5,573	1,599	316	8,284
CO	9,273	766	94	176	1,208
KS	3,781	1,120	1,038	0	1,633
NM	2,858	335	276	5	429
OK,N	2,345	661	31	33	966
OK,E	1,253	367	24	2	598
OK,W	4,370	768	125	80	1,336
UT	6,482	1,335	0	20	1,846
WY	1,045	221	11	0	268

BAPCPA Table 4. (December 31, 2018—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
11th	58,558	17,659	1,437	9	24,542
AL,N	6,812	2,567	4	0	4,109
AL,M	2,211	878	800	0	1,430
AL,S	1,590	556	1	0	897
FL,N	1,961	821	72	0	1,180
FL,M	16,292	4,841	421	5	6,260
FL,S	8,722	2,361	76	0	3,022
GA,N	16,308	3,889	21	1	5,127
GA,M	3,000	1,189	10	3	1,715
GA,S	1,662	557	32	0	802

NOTE: Data are for cases filed on or after October 17, 2006, and closed during the reporting period. Nonbusiness debt includes consumer debt, as defined in Section 101 of the U.S. Bankruptcy code, and other debt that the debtor indicates is not consumer debt or business debt. A reaffirmation agreement is an agreement by a chapter 7 debtor to continue paying a dischargeable debt after the bankruptcy, usually for the purpose of keeping collateral that would otherwise be subject to repossession. A case may have more than one reaffirmation agreement. A case is counted in a category if it has one or more reaffirmation agreements that meet the criteria for the category. A pro se reaffirmation agreement is an agreement that is submitted without the endorsement of an attorney, regardless of whether the debtor(s) is represented in the case by an attorney. The United States territorial courts assume the jurisdiction of United States bankruptcy courts within their respective territories, which do not have separate bankruptcy courts.

¹ The United States Bankruptcy Court for Arkansas (AR) includes both the Eastern and Western Districts of Arkansas.